

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: EBONNIE LEAVERN SIMMONS-HALL      Case No. 1:18-bk-03287

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/03/2018.
- 2) The plan was confirmed on 12/13/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/04/2019, 03/01/2019, 01/11/2021, 02/05/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/31/2024.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,725.00.
- 10) Amount of unsecured claims discharged without full payment: \$1,442.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 52,464.73	
Less amount refunded to debtor(s)	\$ 256.86	
<b>NET RECEIPTS</b>		<b>\$ 52,207.87</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,011.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,741.39	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 8,752.39</b>
Attorney fees paid and disclosed by debtor(s):	\$ 3,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	5,011.00	0.00
DISCOVER	Uns	1,628.00	1,614.61	1,614.61	1,614.61	0.00
ECMC	Uns	158,496.00	159,277.10	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	2,083.00	2,381.93	2,381.93	2,381.93	0.00
CREDIT FIRST	Uns	1,038.00	1,110.46	1,110.46	1,110.46	0.00
CAPITAL ONE BANK	Uns	1,131.00	983.85	983.85	983.85	0.00
CAPITAL ONE BANK	Uns	4,927.00	4,945.06	4,945.06	4,945.06	0.00
RESURGENT CAPITAL SERVICES	Uns	575.00	562.83	562.83	562.83	0.00
QUANTUM3 GROUP, LLC	Uns	1,465.00	1,448.58	1,448.58	1,448.58	0.00
QUANTUM3 GROUP, LLC	Uns	1,966.00	2,000.87	2,000.87	2,000.87	0.00
QUANTUM3 GROUP, LLC	Uns	824.00	888.52	888.52	888.52	0.00
QUANTUM3 GROUP, LLC	Uns	188.00	162.37	162.37	162.37	0.00
QUANTUM3 GROUP, LLC	Uns	784.00	815.44	815.44	815.44	0.00
QUANTUM3 GROUP, LLC	Uns	1,314.00	1,338.84	1,338.84	1,338.84	0.00
QUANTUM3 GROUP, LLC	Uns	862.00	862.43	862.43	862.43	0.00
QUANTUM3 GROUP, LLC	Uns	349.00	387.30	387.30	387.30	0.00
QUANTUM3 GROUP, LLC	Uns	727.00	713.56	713.56	713.56	0.00
QUANTUM3 GROUP, LLC	Uns	57.00	57.77	57.77	57.77	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP, LLC	Uns	862.00	859.91	859.91	859.91	0.00
QUANTUM3 GROUP, LLC	Uns	207.00	249.12	249.12	249.12	0.00
QUANTUM3 GROUP, LLC	Uns	704.00	669.86	669.86	669.86	0.00
QUANTUM3 GROUP, LLC	Uns	781.00	750.76	750.76	750.76	0.00
QUANTUM3 GROUP, LLC	Uns	1,585.00	1,577.81	1,577.81	1,577.81	0.00
QUANTUM3 GROUP, LLC	Uns	1,067.00	1,044.01	1,044.01	1,044.01	0.00
CARRINGTON MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
TD BANK	Uns	2,606.05	2,099.05	2,099.05	2,099.05	0.00
U.S.DEPARTMENT OF EDUCATION	Uns	332,276.00	427,398.69	0.00	0.00	0.00
CARRINGTON MORTGAGE	Sec	59,015.62	59,328.21	7,305.16	7,305.16	0.00
CARRINGTON MORTGAGE	Sec	0.00	59,328.21	1,878.86	1,878.86	0.00
CARRINGTON MORTGAGE	Sec	0.00	59,328.21	6,746.52	6,746.52	0.00
CITADEL FCU	Sec	15,546.00	NA	NA	0.00	0.00
DAUPHIN COUNTY	Sec	3,500.00	NA	NA	0.00	0.00
DITECH FINANCIAL LLC	Sec	245,741.00	NA	NA	0.00	0.00
COML ACCEPT	Uns	269.00	NA	NA	0.00	0.00
CB/WMNWTHN	Uns	667.00	NA	NA	0.00	0.00
SYNCB/SCORER	Uns	506.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 7,305.16	\$ 7,305.16	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 8,625.38	\$ 8,625.38	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 15,930.54</b>	<b>\$ 15,930.54</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 27,524.94</b>	<b>\$ 27,524.94</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 8,752.39	
Disbursements to Creditors	\$ 43,455.48	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 52,207.87</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/07/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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